CERTIFICATION UNDER 37 CFR §1.10

12/17/98

Ali Kamarei
(Name of person mailing paper)

Signature

SMARTTOUCH, Inc.

46 Shattuck Square, Suite 12 Berkeley, California 94704 510-843-3034

Honorable Commissioner of Patents and Trademarks BOX PATENT APPLICATION Washington, D.C. 20231 Attorney's Docket No. STA-14

Sir:

Transmitted herewith for filing is the patent application of Inventor(s): David Ferrin Pare Jr., Ned Hoffman, Jonathan Alexander Lee, and Philip Dean Lapsley

NEW APPLICATION TRANSMITTAL

Title:

Ö

TOKENLESS FINANCIAL ACCESS SYSTEM

Enclosed are:

- 1. The papers required for a filing date under CFR §1.53(b):
 - [X] 44 Pages of specification (including 22 claim(s));

14 Sheets of drawings.

[] formal

[X] informal

- 2. [X] Declaration or Oath
- 3. [X] Power of Attorney
- 4. [X] Assignment + cover sheet
- 5. [X] Fee Calculation
 - [] Amendment changing number of claims or deleting multiple dependencies is enclosed.

CLAIMS AS FILED

	Filed	Extra	Rate	Basic Fee \$790	
Total Claims	21-20	0	\$ 22.	\$ 22	
Independent	2-3	0	\$ 82.	\$ 0	
Claims					
Multiple	-	-	\$ 270.	\$0	
Claims			i		



6. [X] S	mall Entity Statement - verified statement enclosed	d. 50% Filing Fee Reduction (if applicable) \$_395.		
7. [X] C	Other Fees [X] Recording Assignment [\$40.00]	\$ <u>40.00</u>		
	[] Other fees			
	Specify	\$_		
		s Enclosed		
8. Paymen	t of Fees			
[X] []	Check(s) in the amount of \$ 435., is enclosed. Charge Account No in the amount of \$ A duplicate of this transmittal is attached.			
9. [X] with this co		ge any additional fees (or credit any overpayment) associated CFR 1.16 or 1.17 to Deposit Account No. 19-3800. A		
<u>duplicate s</u>	heet is attached			
<u> </u>	Information Disclosure Statement			
TU 11.[X]	Return Receipt Postcard			
11.[X] 12.[X]	Other: Specify <u>Certification Under 37 CFR 3.</u>	By:		
Dated:	12/17/98	Name: Ali Kamarei Registration No. 37,000		